

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Janet Schmeelk
 Douglas Schmeelk
 Debtors

Case No. 16-13848-sr
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Sep 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2016.

db/jdb	+Janet Schmeelk, Douglas Schmeelk, 2558 Fernwood Ave, Abington, PA 19001-3104
13735919	+BestBuy/CBNA, 701 East 60th St, Sioux Falls, SD 57104-0432
13735922	+Citibank/Best Buy, Centralized Bankruptcy/Citicorp Credit Se, Po Box 790040, Sanit Louis, MO 63179-0040
13735923	+Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321
13735924	+Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
13735930	+PNC Bank, P.O. Box 856117, Louisville, KY 40285-6177
13735931	+PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
13735932	+PNC Bank Na, 2730 Liberty Ave, Pittsburgh, PA 15222-4747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	EDI: BTPDERSHAW.COM Sep 10 2016 01:38:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	E-mail/Text: bankruptcy@phila.gov Sep 10 2016 01:46:06	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2016 01:45:40	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 10 2016 01:46:05	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13735920	+EDI: CHASE.COM Sep 10 2016 01:38:00	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
13735921	+EDI: CHASE.COM Sep 10 2016 01:38:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
13735925	EDI: DISCOVER.COM Sep 10 2016 01:38:00	Discover, PO Box 30943, Salt Lake City, UT 84130
13735926	+EDI: DISCOVER.COM Sep 10 2016 01:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
13735927	EDI: FORD.COM Sep 10 2016 01:38:00	Ford Motor Credit, Po Box 62180, Colorado Springs, CO 80962
13735929	+EDI: CBSKOHL.S.COM Sep 10 2016 01:38:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
13735928	+EDI: CBSKOHL.S.COM Sep 10 2016 01:38:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
13735933	+E-mail/Text: bankruptcyteam@quickenloans.com Sep 10 2016 01:46:04	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906
13743146	EDI: RECOVERYCORP.COM Sep 10 2016 01:38:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13735934	+EDI: WTRRN.BANK.COM Sep 10 2016 01:38:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
13735935	+EDI: WTRRN.BANK.COM Sep 10 2016 01:38:00	Target, 3701 Wayzata Blvd, Minneapolis, MN 55416-3400

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2016 at the address(es) listed below:

DANIEL E. MUELLER on behalf of Joint Debtor Douglas Schmeelk dem@demattorney.com,
harborstoneecf@gmail.com
DANIEL E. MUELLER on behalf of Debtor Janet Schmeelk dem@demattorney.com,
harborstoneecf@gmail.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Janet Schmeelk	Social Security number or ITIN	xxx-xx-9094
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Douglas Schmeelk	Social Security number or ITIN	xxx-xx-9183
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-13848-sr**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Janet Schmeelk
aka Janet Golon

Douglas Schmeelk

9/8/16

By the court: Stephen Raslavich
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.